

Exhibit A

Residential Appraisal Report

File No. 6363PINI

PURPOSE		The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.										
Client Name/Intended User LYDIA BERNABE		E-mail LYDIABERNABE@HOTMAIL.COM										
Client Address 9550 GONDOLIER ST		City LAS VEGAS					State NV Zip 89178					
Additional Intended User(s) N/A												
SUBJECT		Intended Use THE INTENDED USE OF THIS APPRAISAL IS FOR PERSONAL USE ONLY.										
Property Address 6363 PINION JAY ST		City LAS VEGAS					State NV Zip 89148-5724					
Owner of Public Record BERNABE LYDIA & MANUEL		County CLARK										
Legal Description SPINNAKER AT SOUTHWEST RANCH-UNIT 3 PLAT BOOK 113 PAGE 24 LOT 110 BLOCK 4												
Assessor's Parcel # 163-31-811-098		Tax Year 2009					R.E. Taxes \$ 3,423.04					
Neighborhood Name SPINNAKER AT SOUTHWEST RANCH		Map Reference 62-B6 METRO MAP					Census Tract 0058.21					
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)												
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.												
Prior Sale/Transfer: Date 02/26/2007 Price N/A Source(s) MLS/PUBLIC RECORDS												
Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) <input checked="" type="checkbox"/> THE SUBJECT TRANSFERRED ON 02/26/2007 FROM BERNABE REVOCABLE TRUST TO BERNABE LYDIA & MANUEL B.												
SALES HISTORY												
Offerings, options and contracts as of the effective date of the appraisal N/A												
NEIGHBORHOOD												
Neighborhood Characteristics		One-Unit Housing Trends					One-Unit Housing			Present Land Use %		
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining					PRICE AGE			One-Unit 65 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply					\$ (000) (yrs)			2-4 Unit 0 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths					89 Low 1			Multi-Family 10 %		
Neighborhood Boundaries W HACIENDA AVE TO THE NORTH, THE 215 BELTWAY TO THE EAST, W WARM SPRINGS RD TO THE SOUTH, AND S HUALAPAI WY TO THE WEST.							440 High 9			Commercial 10 %		
							180 Pred. 2-4			Other VAC. 15 %		
Neighborhood Description THE SUBJECT IS LOCATED WITHIN THE WEST PORTION OF THE LAS VEGAS VALLEY. THE SUBJECT IS LOCATED APPROXIMATELY 12 MILES FROM DOWNTOWN AND 10 MILES FROM THE LAS VEGAS STRIP, WHICH ARE THE TWO MAIN EMPLOYMENT AREAS. CONVENiences SUCH AS SCHOOLS, SHOPPING, DINING, PARKS, ETC. ARE ALL LOCATED WITHIN A 1 MILE RADIUS.												
Market Conditions (including support for the above conclusions) WITHIN THE PAST 18 MONTHS AVERAGE SALES PRICES HAVE BEEN UNSTABLE AND DECLINING WITHIN THE LAS VEGAS VALLEY. THE MARKET CURRENTLY HAS AN OVER SUPPLY OF INVENTORY. IT IS TYPICAL FOR SELLERS IN THIS MARKET TO PAY UP TO 3% TOWARDS BUYERS CLOSING COSTS.												
SITE												
Dimensions 50 X 112 PER ASSESSORS Area 5663 SF +/- PER TAX Shape RECTANGULAR View RESIDENTIAL												
Specific Zoning Classification R-2 (PLANNED RS) Zoning Description MEDIUM DENSITY RESIDENTIAL 8 UNITS (RES. SUBURBAN UP TO 8)												
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)												
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe _____												
Utilities Public Other (describe)		Public		Other (describe)		Off-site Improvements—Type		Public		Private		
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> UNDERGROUND		Water <input checked="" type="checkbox"/> CITY				Street ASPHALT <input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		
Gas <input checked="" type="checkbox"/> <input type="checkbox"/> PUBLIC		Sanitary Sewer <input checked="" type="checkbox"/> CITY				Alley NONE <input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		
Site Comments AT THE TIME OF INSPECTION THERE WERE NO ADVERSE SITE CONDITIONS OR EXTERNAL FACTORS												
IMPROVEMENTS												
GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		materials		INTERIOR		materials		
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>		<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls CONCRETE/AVG		Floors LAM/TILE/AVG						
# of Stories 2		<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls FRM-STUCCO/AVG		Walls DRYWALL/AVG						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area 0.0000 sq. ft.		Roof Surface TILE/AVG		Trim/Finish WOOD/PAINT/AVG						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish %		Gutters & Downspouts GUTTERS/AVG		Bath Floor LAM/TILE/AVG						
Design (Style) 2 STORY DET.		<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type LOW-E/AVG		Bath Wainscot FIBERGLASS/AVG						
Year Built 2004				Storm Sash/Insulated N/A				Car Storage <input type="checkbox"/> None				
Effective Age (Yrs) 4				Screens YES/AVG				Driveway <input type="checkbox"/> # of Cars 2				
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> WoodStove(s) #		Driveway Surface CONCRETE						
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other <input type="checkbox"/> Fuel GAS		<input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence BLOCK		<input checked="" type="checkbox"/> Garage <input type="checkbox"/> # of Cars 2						
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck COVD <input checked="" type="checkbox"/> Porch COVD		<input type="checkbox"/> Carport <input type="checkbox"/> # of Cars						
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool <input type="checkbox"/> Other		<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in						
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)												
Finished area above grade contains: 9 Rooms 5 Bedrooms 3.5 Bath(s) 3,232 Square Feet of Gross Living Area Above Grade												
Additional Features THE SUBJECT FEATURES AN ALARM SYSTEM, PLANTATION SHUTTERS, SOFT WATER SYSTEM, CORIAN COUNTERS, STAINLESS STEEL APPLIANCES, REVERSE OSMOSIS, FIREPLACE, SURROUND SOUND, CEILING FANS, SEPARATE SHOWER, DUAL VANITY, ETC.												
Comments on the Improvements THE CONDITION OF THE IMPROVEMENTS IS AVERAGE AND TYPICAL FOR THE MARKET. TYPICAL PHYSICAL DEPRECIATION NOTED. NO EXTERNAL OR FUNCTIONAL OBSOLESCENCE NOTED.												

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FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
6363 PINION JAY ST Address LAS VEGAS		9628 SCRUB JAY CT LAS VEGAS, NV 89148			9684 ROLLING THUNDER AVE LAS VEGAS, NV 89148			9717 GROUSE GROVE AVE LAS VEGAS, NV 89148		
Proximity to Subject		0.10 MILES E			0.04 MILES SSE			0.12 MILES NNW		
Sale Price		\$ 0.00 sq. ft.	\$ 82.22 sq. ft.	\$ 265,000	\$ 68.03 sq. ft.	\$ 228,500	\$ 83.06 sq. ft.	\$ 250,000		
Data Source(s)		MLS/PUBLIC REC			ML#901646/PUBLIC RECORDS			ML#928698/PUBLIC RECORDS		
Verification Source(s)		INSPECTION			DOC# 2009061803537 DOM=105			DOC# 2009061904591 DOM=10		
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing Concessions		N/A	FHA NONE			FHA \$6,855		CONV \$5,000		
Date of Sale/Time		N/A	06/18/2009	-6,500	06/19/2009	-5,500	04/21/2009	-18,500		
Location		AVERAGE	AVERAGE		AVERAGE		AVERAGE			
Leasehold/Fee Simple		FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE			
Site		5663 SF+/-	6534 SF+/-		6098 SF+/-		5227 SF+/-			
View		TYPICAL RESID.	TYPICAL RESID.		TYPICAL RESID.		TYPICAL RESID.			
Design (Style)		2 STORY DET.	2 STORY DET.		2 STORY DET.		2 STORY DET.			
Quality of Construction		FRM/STUCCO	FRM/STUCCO		FRM/STUCCO		FRM/STUCCO			
Actual Age		5 YEARS/2004	4 YEARS/2005		5 YEARS/2004		6 YEARS/2003			
Condition		AVERAGE	AVERAGE		AVERAGE		AVERAGE			
Above Grade		Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths			
Room Count		9 5 3.5	9 5 3.5		10 6 4.5	-5,000	10 5 3	2,500		
Gross Living Area 45.00		3,232 sq. ft.	3,223 sq. ft.	405	3,359 sq. ft.	11 -5,715	3,010 sq. ft.	9,990		
SALES COMPARISON APPROACH										
Basement & Finished Room Below Grade		N/A	N/A		N/A		N/A			
Functional Utility		AVERAGE	AVERAGE		AVERAGE		AVERAGE			
Heating/Cooling		GAS FAU C/AIR	GAS FAU C/AIR		GAS FAU C/AIR		GAS FAU C/AIR			
Energy Efficient Items		LOW-E WINDOWS	DUAL PANE WDWS		DUAL PANE WDWS		DUAL PANE WDWS			
Garage/Carport		2 CAR GARAGE	2 CAR GARAGE		2 CAR GARAGE		2 CAR GARAGE			
Porch/Patio/Deck		COVERED PATIO	COVERED PATIO		COVD PAT/BALC	-2,000	COVERED PATIO			
		BUILT INS UPGRDS	SIMILAR		INFERIOR	10,000	SIMILAR			
		YARD IMPRVMNTS	SIMILAR		SIMILAR		SIMILAR			
POOL/SPA		NONE	NONE		NONE		NONE			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 6,095	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 8,215		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 6,010					
Adjusted Sale Price of Comparables		Net Adj. -3.6%	Net Adj. -2.4%		Gross Adj. 12.3%	Gross Adj. 12.4%	\$ 220,285	\$ 243,990		
Summary of Sales Comparison Approach ALL 6 COMPARABLE SALES ARE LOCATED WITHIN THE SUBJECT'S NEIGHBORHOOD AND ARE SIMILAR IN FUNCTION AND UTILITY. COMPARABLE 1 IS REPORTED TO BE A MODEL MATCH PROPERTY LOCATED WITHIN THE SUBJECT'S SUBDIVISION. COMPARABLE 2 IS INFERIOR FOR UPGRADED FLOORING, PLANTATION SHUTTERS, CUSTOM PAINT, ETC. THE COMPARABLES UTILIZED WERE THE BEST AVAILABLE AT THE TIME OF INSPECTION.										
COST APPROACH TO VALUE										
Site Value Comment THE OPINION OF SITE VALUE IS SUPPORTED BY LOCAL MARKET KNOWLEDGE BASED ON CURRENT AND/OR PRIOR ANALYSIS OF LAND SALES IN THE SUBJECT MARKET AREA. EXTRACTION OF LAND VALUE FROM IMPROVED SALES IS UTILIZED IN MANY CASES WHEN IT IS DIFFICULT TO FIND VACANT LOT SALES SIMILAR IN SIZE TO THAT OF THE SUBJECT. THE COST APPROACH WAS NOT COMPLETED AS IT WAS NOT IN THE APPRAISER'S SCOPE OF WORK.										
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW OPINION OF SITE VALUE..... = \$										
Source of cost data Dwelling 3,232 Sq. Ft. @ \$ = \$ 0										
Quality rating from cost service Effective date of cost data Sq. Ft. @ \$ = \$										
Comments on Cost Approach (gross living area calculations, depreciation, etc.)										
Garage/Carport 446 Sq. Ft. @ \$ = \$ 0										
Total Estimate of Cost New = \$ 0										
Less Physical Functional External = \$(0)										
Depreciation = \$ 0										
Depreciated Cost of Improvements = \$ 0										
"As-is" Value of Site Improvements = \$ 0										
INDICATED VALUE BY COST APPROACH = \$ 0										
INCOME APPROACH TO VALUE										
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach										
Summary of Income Approach (including support for market rent and GRM) _____										
Indicated Value by: Sales Comparison Approach \$ 245,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$										
RECONCILIATION										
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed. <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:										
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 245,000 as of 07/22/2009, which is the effective date of this appraisal.										

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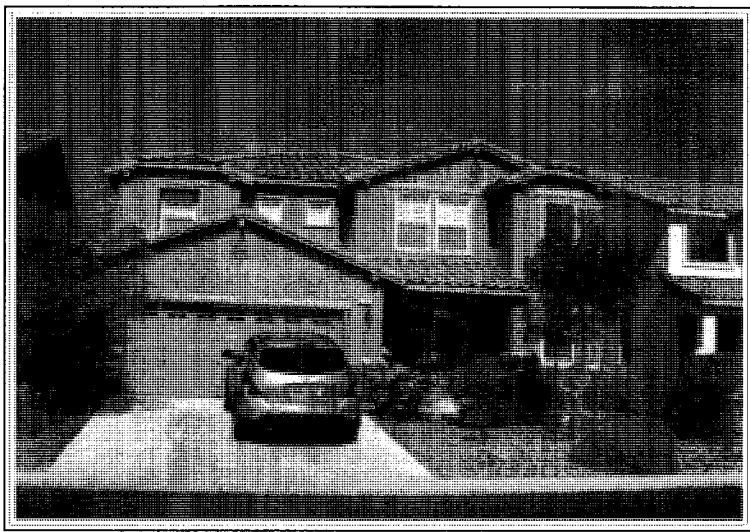
FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
6363 PINION JAY ST Address LAS VEGAS		10049 TWILIGHT CANYON CT LAS VEGAS, NV 89148			9697 ROLLING THUNDER AVE LAS VEGAS, NV 89148			6249 WHISPERING CREEK ST LAS VEGAS, NV 89148		
Proximity to Subject		1.45 MILES NNW			0.04 MILES S			0.14 MILES NNW		
Sale Price	\$	\$	255,000		\$	269,900		\$	200,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 73.91 sq. ft.			\$ 80.35 sq. ft.			\$ 59.54 sq. ft.		
Data Source(s)	MLS/PUBLIC REC	ML#853634/PUBLIC RECORDS			ML#949484/PUBLIC RECORDS			ML#942800/PUBLIC RECORDS		
Verification Source(s)	INSPECTION	DOC# 2009063000788 DOM=267			CURRENT LISTING			CURRENT LISTING		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing Concessions	N/A N/A	FHA \$8,150			ADJUST LIST PRICE		NONE	ADJUST LIST PRICE		NONE
Date of Sale/Time	N/A	06/30/2009			CURRENT LISTING			CURRENT LISTING		
Location	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Site	5663 SF+/-	7529 SF+/-		-3,000	5227 SF+/-			5663 SF+/-		
View	TYPICAL RESID.	TYPICAL RESID.			TYPICAL RESID.			TYPICAL RESID.		
Design (Style)	2 STORY DET.	2 STORY DET.			2 STORY DET.			2 STORY DET.		
Quality of Construction	FRM/STUCCO	FRM/STUCCO			FRM/STUCCO			FRM/STUCCO		
Actual Age	5 YEARS/2004	8 YEARS/2001			5 YEARS/2004			5 YEARS/2004		
Condition	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	9 5 3.5	9 4 2.5		5,000	10 5 3.5			10 5 3.5		
Gross Living Area 45.00	3,232 sq. ft.	3,450 sq. ft.		-9,810	3,359 sq. ft.		-5,715	3,359 sq. ft.		-5,715
Basement & Finished Rooms Below Grade	N/A	N/A			N/A			N/A		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	GAS FAU C/AIR	GAS FAU C/AIR			GAS FAU C/AIR			GAS FAU C/AIR		
Energy Efficient Items	LOW-E WINDOWS	DUAL PANE WNDWS			DUAL PANE WNDWS			DUAL PANE WNDWS		
Garage/Carport	2 CAR GARAGE	3 CAR GARAGE		-5,000	2 CAR GARAGE			2 CAR GARAGE		
Porch/Patio/Deck	COVERED PATIO	COVERED PATIO		2,000	COVERED PATIO			COVERED PATIO		
	BUILT INS UPGRDS	SIMILAR			SIMILAR			SIMILAR		
	YARD IMPRVMNTS	INFERIOR		2,500	INFERIOR		2,500	INFERIOR		2,500
POOL/SPA	NONE	NONE			NONE			NONE		
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	8,310	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	3,215	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	3,215				
Adjusted Sale Price of Comparables	Net Adj. -3.3% Gross Adj. 10.7%	\$ 246,690	Net Adj. -1.2% Gross Adj. 3.0%	\$ 266,685	Net Adj. -1.6% Gross Adj. 4.1%	\$ 196,785				

Summary of Sales Comparison Approach

SALES COMPARISON APPROACH

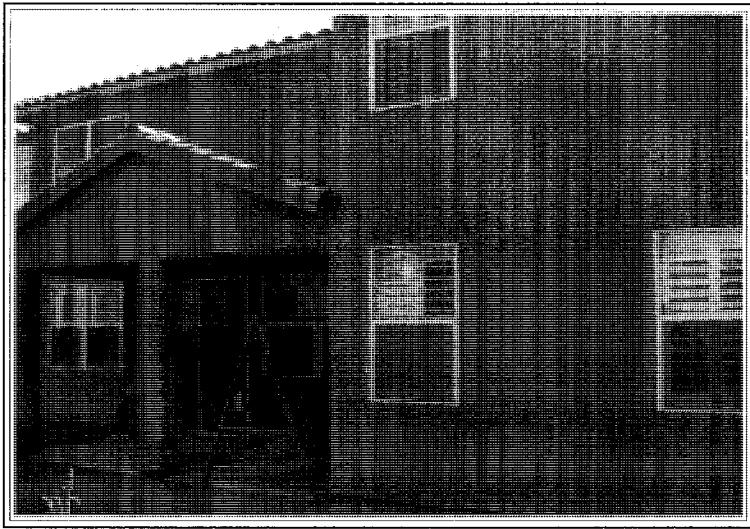
SUBJECT PROPERTY PHOTO ADDENDUM

File No. 6363PINI



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: July 22, 2009



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

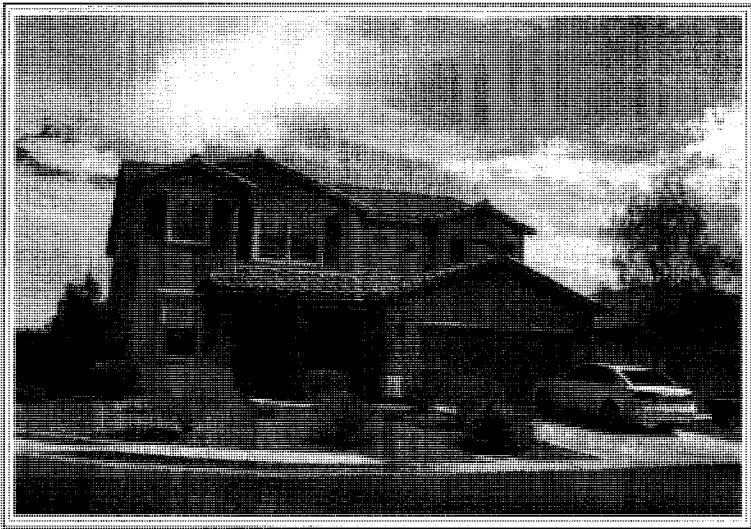
COMPARABLE PROPERTY PHOTO ADDENDUM

File No. 6363PINI



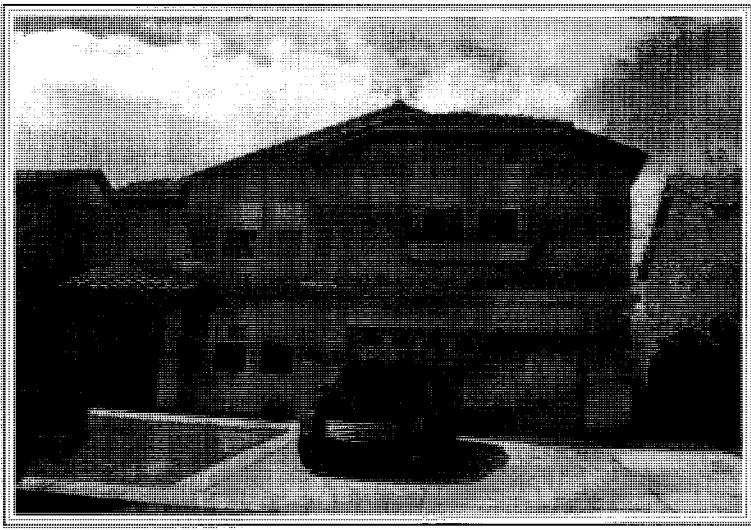
COMPARABLE SALE #1

9628 SCRUB JAY CT
LAS VEGAS, NV 89148
Sale Date: 06/18/2009
Sale Price: \$ 265,000



COMPARABLE SALE #2

9684 ROLLING THUNDER AVE
LAS VEGAS, NV 89148
Sale Date: 06/19/2009
Sale Price: \$ 228,500

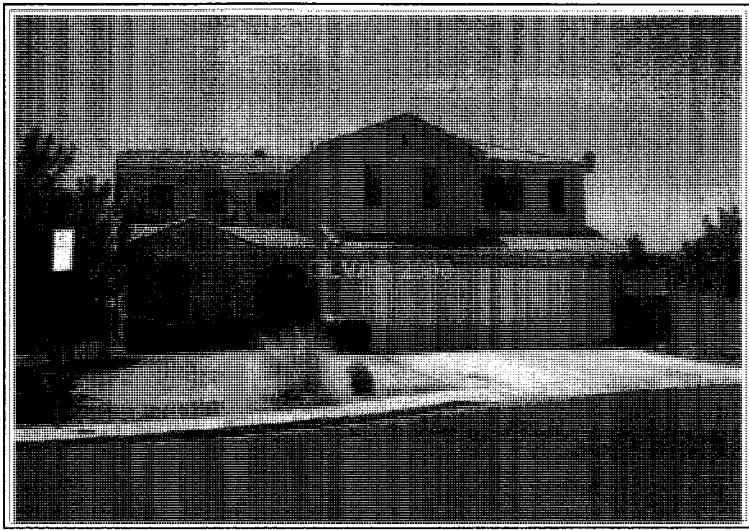


COMPARABLE SALE #3

9717 GROUSE GROVE AVE
LAS VEGAS, NV 89148
Sale Date: 04/21/2009
Sale Price: \$ 250,000

COMPARABLE PROPERTY PHOTO ADDENDUM

File No. 6363PINI



COMPARABLE SALE #4

10049 TWILIGHT CANYON CT
LAS VEGAS, NV 89148



COMPARABLE SALE #5

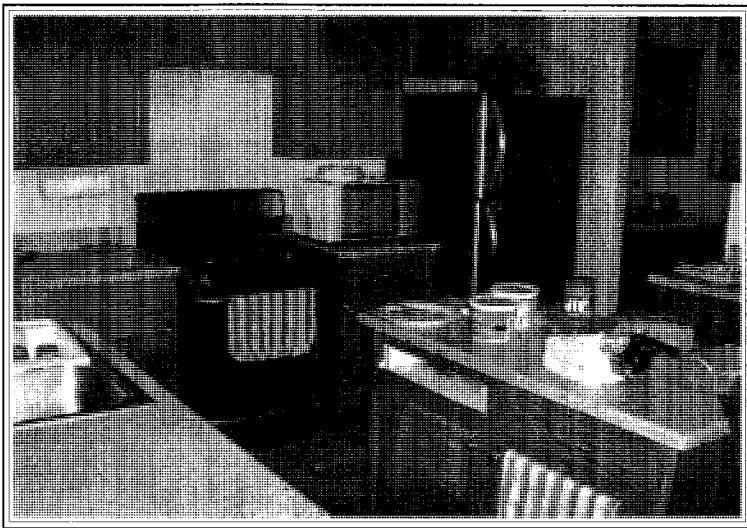
9697 ROLLING THUNDER AVE
LAS VEGAS, NV 89148



COMPARABLE SALE #6

6249 WHISPERING CREEK ST
LAS VEGAS, NV 89148

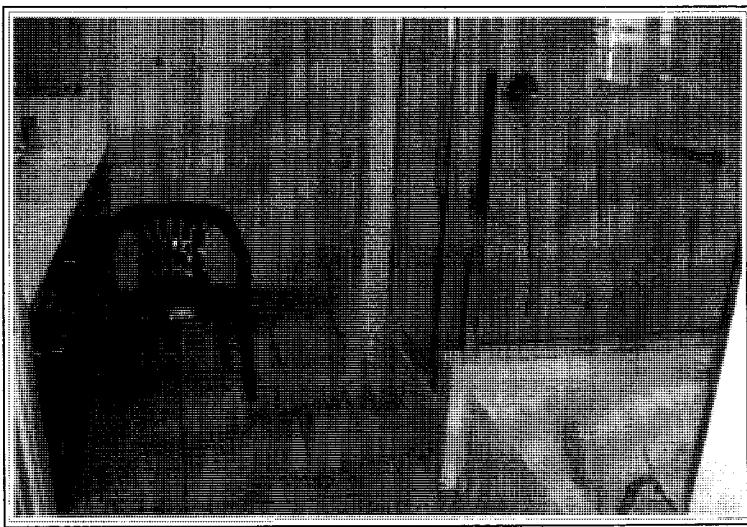
File No. 6363PTNI



KITCHEN



FAMILY ROOM

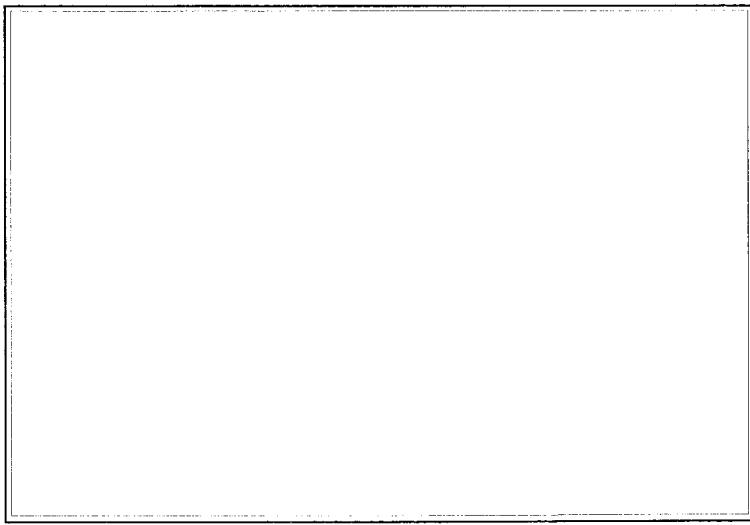
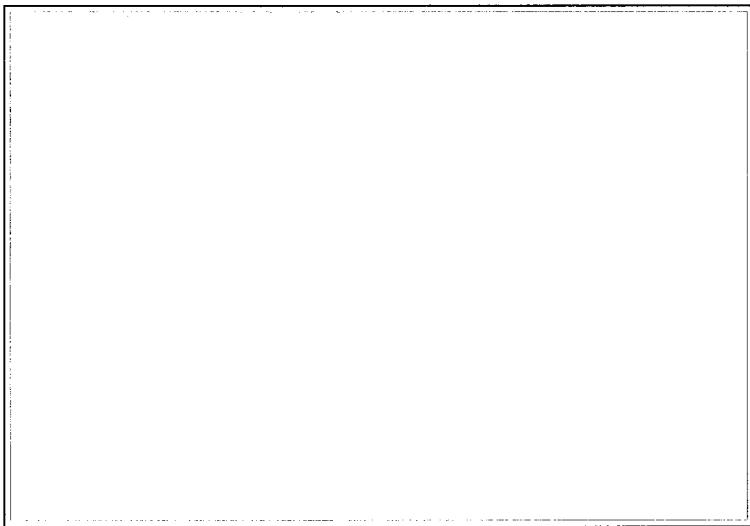


MAIN BATHROOM

File No. 6363PINI

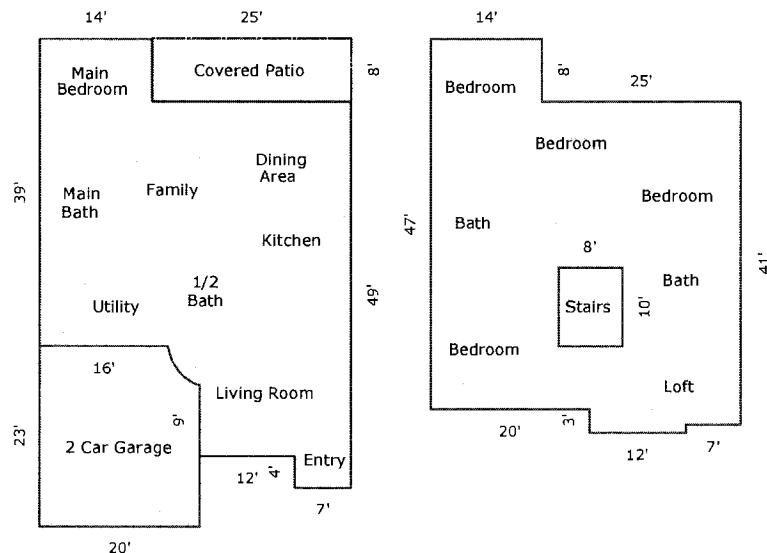


SIDE VIEW



FLOORPLAN

File No. 6363PINI



Sketch by Apex Medini™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1628.7	1628.7
GLA2	Second Floor	1683.0	1683.0
	Second Floor	-80.0	1603.0
GAR	Garage	446.3	446.3
P/P	COVD PATIO	200.0	200.0

Net LIVABLE Area (rounded) 3232

LIVING AREA BREAKDOWN			
	Breakdown	Subtotals	
First Floor	14.0 x 8.0 39.0 x 31.0 4.0 x 7.0 14.0 x 19.0 0.5 x 4.0 Curve 6.7 @ 60.0°	112.0 1209.0 28.0 266.0 10.0 3.7	
Second Floor	14.0 x 8.0 39.0 x 39.0 1.0 x 12.0 2.0 x 19.0 8.0 x 10.0	112.0 1521.0 12.0 38.0 80.0	
	11 Items	(rounded)	3232

DIMENSION LIST ADDENDUM

File No. 6363PINI

GROSS BUILDING AREA (GBA)		3,232
GROSS LIVING AREA (GLA)		3,232
Area(s)	Area	% of GLA
Living	3,232	100.00
Level 1	1,629	50.40
Level 2	1,603	49.60
Level 3	0	0.00
Other	200	6.19
GBA		
Basement	0	
Garage	446	

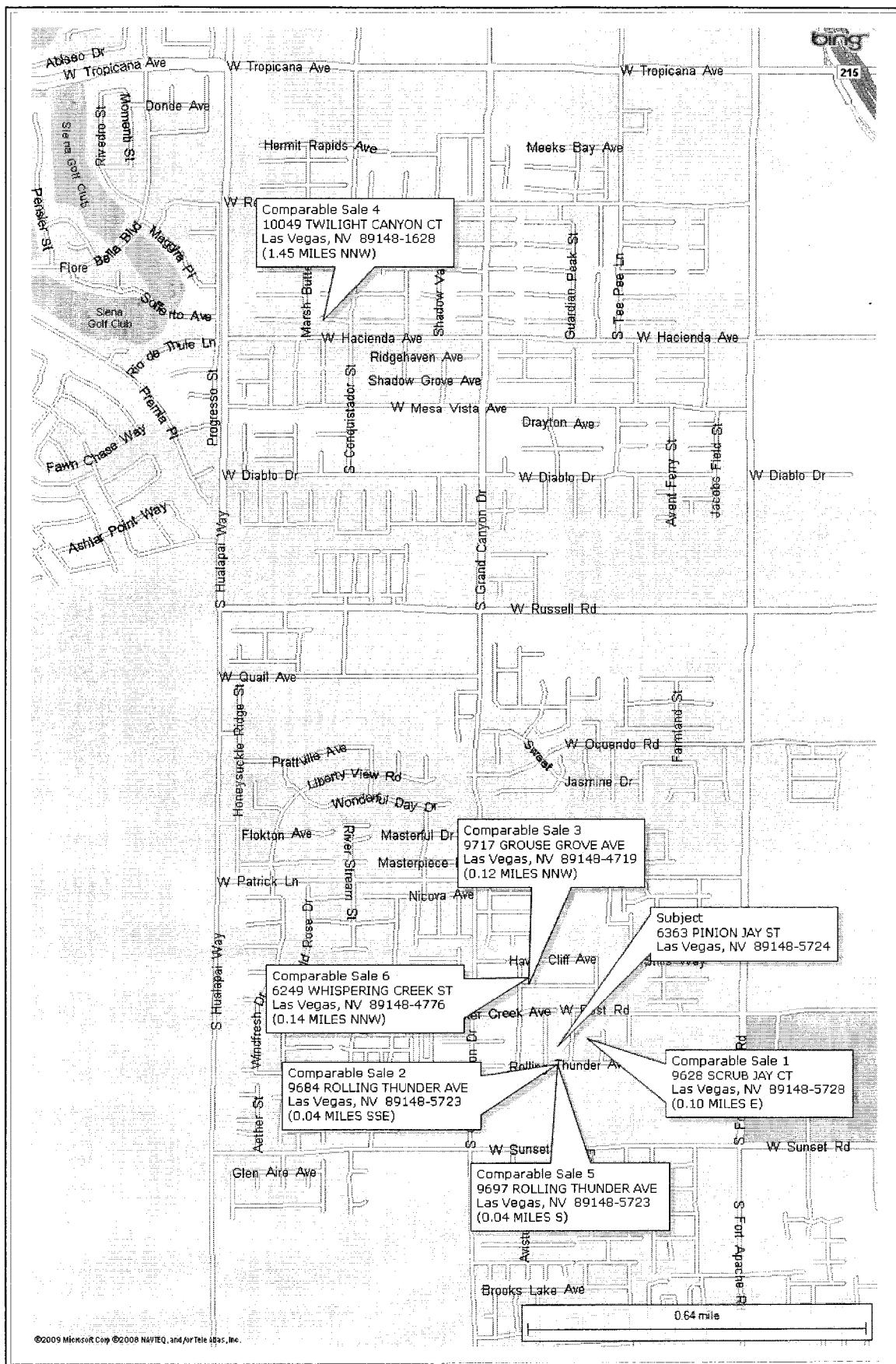
PLATMAP

File No. 6363PINI



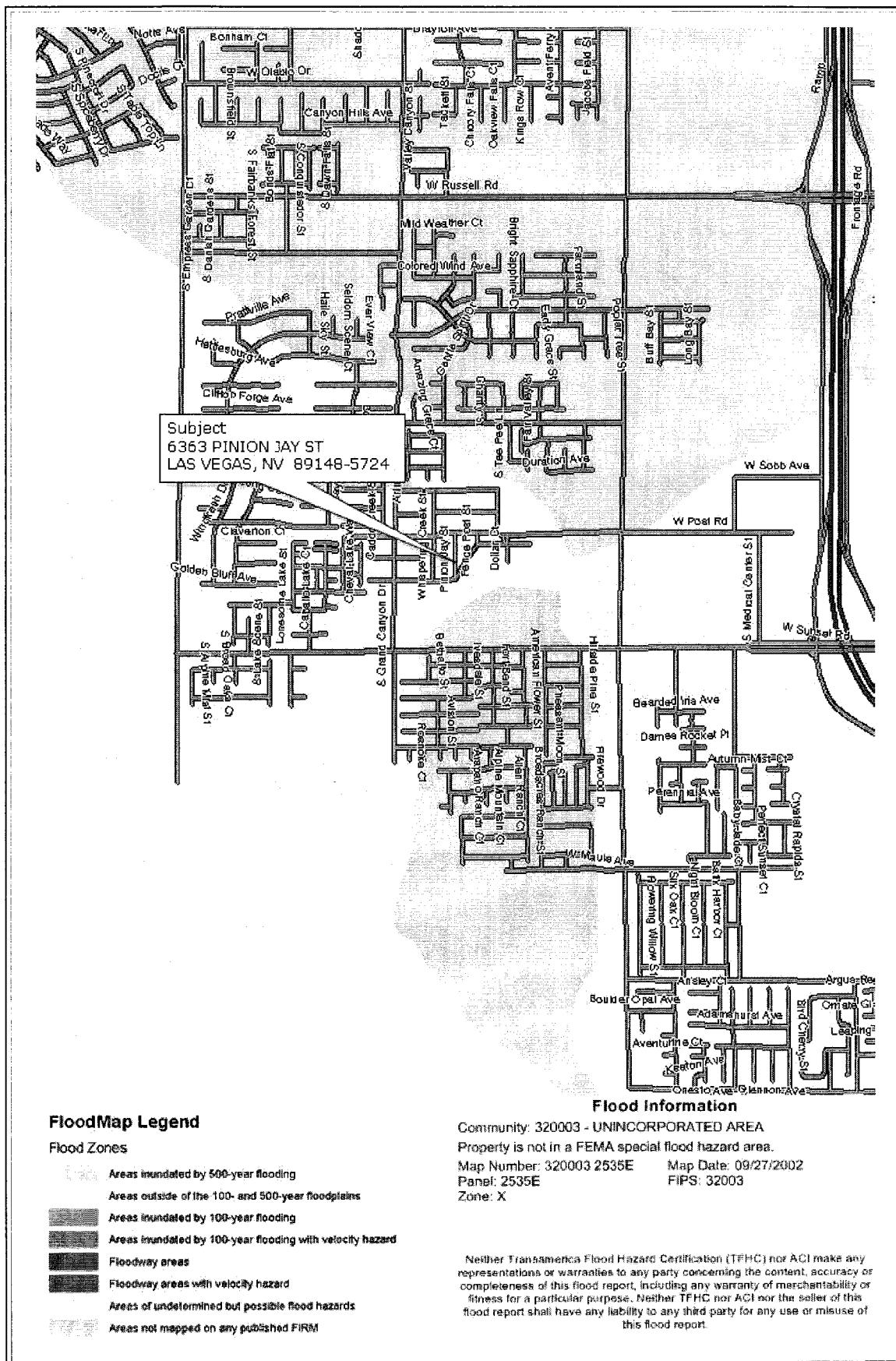
LOCATION MAP

File No. 6363PINI



FLOOD MAP

File No. 6363PINI



CERTIFICATE

File No. 6363PINI

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: JAMES G MITCHELL

Certificate Number: A 0007755-CR

Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: March 11, 2008

Expire Date: February 28, 2010

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: EPIC APPRAISAL SERVICES
8777 W MALL LANE #2153
LAS VEGAS, NV 89148

REAL ESTATE DIVISION

ANN M McDERMOTT
Administrator

The seal is circular with a double border. The outer ring contains the text "DEPARTMENT OF BUSINESS AND INDUSTRY" at the top and "REAL ESTATE DIVISION" at the bottom. The inner circle features a stylized building or structure in the center, surrounded by a decorative border.